

**Information to identify the case:**

Debtor 1	<u>Manuel J Acosta</u>	Social Security number or ITIN	xxx-xx-3593
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-14578-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Manuel J Acosta

6/21/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Manuel J Acosta  
 Debtor

Case No. 18-14578-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jun 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2018.

db  
 517377001 Manuel J Acosta, 170 Lynd St, Perth Amboy, NJ 08861-2912  
 517377002 Ars Account Resolution, 1643 NW 136th Ave Ste 1, Sunrise, FL 33323-2857  
 517377009 Ars/Account Resolution Specialist, PO Box 459079, Sunrise, FL 33345-9079  
 517377012 +Fay Servicing LLC, 440 S La Salle St Ste 20, Chicago, IL 60605-5011  
 517377012 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517377013 +Raritan Bay Medical Center, 530 New Brunswick Ave, Perth Amboy, NJ 08861-3685  
 517377014 Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2018 00:30:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2018 00:30:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517376999 EDI: GMACFS.COM Jun 22 2018 03:58:00 Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901  
 517377000 EDI: GMACFS.COM Jun 22 2018 03:58:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 517377004 EDI: CAPITALONE.COM Jun 22 2018 03:58:00 Capital One Bank USA, 15000 Capital One Dr, Richmond, VA 23238-1119  
 517377003 EDI: CAPITALONE.COM Jun 22 2018 03:58:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517377005 EDI: CHASE.COM Jun 22 2018 03:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517377006 EDI: CHASE.COM Jun 22 2018 03:58:00 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517377007 EDI: CCS.COM Jun 22 2018 03:58:00 Credit Collections Services, Attention: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679  
 517377008 EDI: CCS.COM Jun 22 2018 03:58:00 Credit Control Service, 725 Canton St, Norwood, MA 02062-2679  
 517377011 EDI: PRA.COM Jun 22 2018 03:58:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067  
 517377010 EDI: PRA.COM Jun 22 2018 03:58:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 517377015 +EDI: RMSC.COM Jun 22 2018 03:58:00 Synch/lowes, PO Box 956005, Orlando, FL 32896-0001  
 517378403 +EDI: RMSC.COM Jun 22 2018 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517377016 EDI: RMSC.COM Jun 22 2018 03:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
 BSharer@SharerPBS.com/nj83@ecfcbis.com  
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com  
 Juan C Velasco on behalf of Debtor Manuel J Acosta bankruptcy@velascolaw.com,  
 G19644@notify.cincompass.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jun 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Rebecca Ann Solarz on behalf of Creditor First Guaranty Mortgage Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5